

Information to identify the case:					
Debtor 1	<u>Joseph A. Panucci Jr.</u>			Social Security number or ITIN	xxx-xx-5759
	First Name	Middle Name	Last Name	EIN	__-_____-
Debtor 2	<u></u>			Social Security number or ITIN	____-
(Spouse, if filing)	First Name	Middle Name	Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA					
Case number: 12-21960-JAD					

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Joseph A. Panucci Jr.
aka Joe Panucci

12/5/17

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Joseph A. Panucci, Jr.
 Debtor

Case No. 12-21960-JAD
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: amaz
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 13

Date Rcvd: Dec 05, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 07, 2017.

db +Joseph A. Panucci, Jr., 139 Amelia Street, McKees Rocks, PA 15136-3432
 13355446 +BAC Home Loans, P.O. Box 1570, Simi Valley, CA 93062-1570
 13355448 +COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157
 (address filed with court: Columbia Gas Company, Attn: Bankruptcy Dept.,
 200 Civic Drive Ctr., 11th Fl, Columbus, OH 43215)
 14154553 +Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5951
 13355447 +Central Credit/penn Cr, 916 S. 14th St., Harrisburg, PA 17104-3425

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: RVSVCBICNOTICE1@state.pa.us Dec 06 2017 01:59:21 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 13355445 +EDI: ALLIANCEONE.COM Dec 06 2017 01:48:00 Allianceone, 1684 Woodlands Dr Ste 15,
 Maumee, OH 43537-4093
 13475881 +EDI: BANKAMER.COM Dec 06 2017 01:48:00 Bank of America, N.A., 7105 Corporate Drive,
 Plano, TX 75024-4100
 13355449 +EDI: CCUSA.COM Dec 06 2017 01:48:00 Credit Coll/usa, Ccusa, 16 Distributor Dr. Suite 1,
 Morgantown, WV 26501-7209
 13355450 +E-mail/Text: kburkley@bernsteinlaw.com Dec 06 2017 02:00:10 Duquense Light Company,
 411 Seventh Avenue, Pittsburgh, PA 15219-1942
 13401928 +E-mail/Text: kburkley@bernsteinlaw.com Dec 06 2017 02:00:10 Duquesne Light Company,
 c/o Bernstein Law Firm, 707 Grant Street, Suite 2200 Gulf Tower,
 Pittsburgh, PA 15219-1908
 13355451 +E-mail/Text: bankrupt-adjdept@wesbanco.com Dec 06 2017 01:59:57 ESB Bank,
 600 Lawrence Avenue, Ellwood City PA 16117-1930
 13355452 +E-mail/Text: bankruptcy@remitcorp.com Dec 06 2017 01:59:39 Remit Corp, P O Box 7,
 Bloomsburg, PA 17815-0007

TOTAL: 8

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr BANK OF AMERICA, N.A.
 cr BANK OF AMERICA, N.A., AS SERVICER FOR THE MORTGAG
 cr Duquesne Light Company
 cr* +Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5951
 13355453* +Remit Corp, P O Box 7, Bloomsburg, PA 17815-0007

TOTALS: 3, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 07, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 5, 2017 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor BANK OF AMERICA, N.A. agornall@goldbecklaw.com,
 bkgroup@goldbecklaw.com/bkgroup@kmlawgroup.com
 James Warmbrodt on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmlawgroup.com
 Jerome B. Blank on behalf of Creditor BANK OF AMERICA, N.A., AS SERVICER FOR THE MORTGAGEE OF
 RECORD pawb@fedpne.com
 Joseph P. Schalk on behalf of Creditor BANK OF AMERICA, N.A. jschalk@barley.com,
 sromig@barley.com
 Kevin Scott Frankel on behalf of Creditor Carrington Mortgage Services, LLC pakb@logs.com
 Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov

District/off: 0315-2

User: amaz
Form ID: 3180W

Page 2 of 2
Total Noticed: 13

Date Rcvd: Dec 05, 2017

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,
ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com
Robert B. Marcus on behalf of Debtor Joseph A. Panucci, Jr. attnyrobmarcus@yahoo.com
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 9